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COMPUTERIZED SYSTEM FOR COMBINING INSURANCE COMPANY
AND CREDIT CARD TRANSACTIONS

ABSTRACT OF THE DISCLOSURE

A method and apparatus for combining a credit card account with a medical services or insurance account. A client establishes a credit card account and links the credit card account to an insurance policy or medical services account. The client uses the credit card and generates rebates used to offset the cost of the insurance policy or make payments into the medical services account. The form of the rebate depends on the type of insurance policy or medical services account selected by the client. An interactive Web site is provided for creation, coordination, and monitoring of the linked credit card accounts and insurance policies. A client uses the interactive Web site to explore different insurance policies and the effects of using credit card rebates to offset the price of an insurance policy. The interactive Web site also provides services for the client to maintain and monitor the linked accounts.

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